

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10711613	
	Filing Date		2004-09-28	
	First Named Inventor	Fred Bishop		
	Art Unit	2162		
	Examiner Name	To, Baoquoc N.		
Attorney Docket Number		54022.3100		

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	3	GB 2281714	GB		1995-03-15	Baratin, Ltd.		<input type="checkbox"/>

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4	EP 0657297	EP	1995-06-14	AGFA-GEVAERT	<input type="checkbox"/>
5	WO 96/06409	WO	1996-02-29	Geefield Pty. Ltd.	<input type="checkbox"/>
6	EP 0735505	EP	1996-10-02	Tokai Ricks Co., Ltd.	<input type="checkbox"/>
7	WO 97/09688	WO	1997-03-13	Microsoft Corporation	<input type="checkbox"/>
8	DE 19741726	DE	1997-09-22	Raekchmnan, et al.	<input type="checkbox"/>
9	WO 98/21683	WO	2008-11-05	Finjan Software, Ltd.	<input type="checkbox"/>
10	WO 98/22291	WO	1998-05-28	Eastman Chemical Company	<input type="checkbox"/>
11	EP 0854461	EP	1998-07-22	NCR International Inc.	<input type="checkbox"/>
12	WO 98/45778	WO	1998-10-15	Zuta	<input type="checkbox"/>
13	WO 99/21321	WO	1999-04-29	Cryptoworks	<input type="checkbox"/>
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15	EP 0327945	EP	1999-07-07	Amazon.com, Inc.	<input type="checkbox"/>
16	WO 99/49424	WO	1999-09-30	Orbis Patents Ltd	<input type="checkbox"/>
17	EP 1017030	EP	2000-07-05	IBM	<input type="checkbox"/>
18	WO 00/49586	WO	2000-08-24	Orbis Patents Ltd.	<input type="checkbox"/>
19	2300241	CA	2000-09-08	Lenexa Card, LLC	<input type="checkbox"/>
20	GB 2350021	GB	2000-11-15	Rohm Co., Ltd.	<input type="checkbox"/>
21	WO 00/73989	WO	2000-12-07	Gemplus	<input type="checkbox"/>
22	WO 01/13320	WO	2001-02-22	Ahrens, et al.	<input type="checkbox"/>
23	WO 01/18745	WO	2001-03-15	American Express TRS (1.7916)	<input type="checkbox"/>
24	WO 01/25872	WO	2001-04-12	Perfect Plastic Printing Corp	<input type="checkbox"/>
25	EP1115095	EP	2001-07-11	Orbis Patent's Ltd.	<input type="checkbox"/>

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	26	WO 01/78024	WO		2001-10-18	Mastercard Int'l Inc.		<input type="checkbox"/>
	27	GB2361790	GB		2001-10-31	Cast Technologies Ltd.		<input type="checkbox"/>
	28	WO 01/86599	WO		2001-11-15	Supercom Ltd.		<input type="checkbox"/>
	29	DE 10203926	DE		2002-01-31	Brandt, et al.		<input type="checkbox"/>
	30	2002-032687	JP		2002-01-31	Galkken Co., Ltd.		<input type="checkbox"/>
	31	2002-133336	JP		2002-05-10	Nippon Telegraph & Telephone		<input type="checkbox"/>
	32	2002-163585	JP		2002-06-07	Matsumita Electric Ind Co Ltd.		<input type="checkbox"/>
	33	2002-183443	JP		2002-06-28	JCB KK		<input type="checkbox"/>
	34	WO 02/067190	WO		2002-08-29	Bank of America Corp		<input type="checkbox"/>
	35	2004-164347	JP		2004-06-10	Dainippon Printing Co Ltd.		<input type="checkbox"/>
	36	WO 04/52657	WO		2004-06-24	American Express TRS		<input type="checkbox"/>

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	37	2004-348478	JP		2004-12-09	Hitachi, Ltd.		<input type="checkbox"/>
	38	EP 1610273	EP		2005-12-28	STMicroelectronics		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001	<input type="checkbox"/>
	2	"Biometrics: Speaker Verification", by Kulkarni, et al., http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages	<input type="checkbox"/>
	3	"Judge Dismisses FTC Suit Against Rambus", Evers, IDG New Service, http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html , 02/18/2004, 3 pages	<input type="checkbox"/>
	4	"Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", by Krakow, MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages	<input type="checkbox"/>
	5	"The Evolution of Mobile Payment", by McPherson, Financial Insights, 02/02/04, http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432 , 2 pages	<input type="checkbox"/>
	6	"Pay By Touch Press Releases", http://www.paybytouch.com/press.html , 02/10/2004, 3 pages	<input type="checkbox"/>
	7	"Putting Their Finger on It", by Wilson, http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?printable , 02/09/2004, 2 pages	<input type="checkbox"/>

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8	"Paying It By Ear", The Guardian, 01/18/2003, http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html , 3 pages	<input type="checkbox"/>
9	Pay By Touch - Company, http://www.paybytouch.com/company.html	<input type="checkbox"/>
10	"Identix Inc. - Empowering Identification™ - Understanding Biometrics", http://www.identix.com/newsroom/news_biometrics_face.html , 1 page	<input type="checkbox"/>
11	"International Biometric Group - Signature Biometrics: How It Works", http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html , 02/18/2004, 1 page	<input type="checkbox"/>
12	"International Biometric Group - Voice Recognition Technology: How It Works", http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html , 02/18/2004, 1 page	<input type="checkbox"/>

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